



Manhattan Financial Group, Inc.

# Broker Compensation Policy

---

## Maximum Individual Loan Compensation

- Loan Amounts under \$500,000.00 cannot exceed 4% paid to the Broker
- Loan Amounts over \$500,000.00 cannot exceed 2% paid to the Broker
- Yield Spread Premiums are limited to 3% on Fixed and 2% for ARM (Unless indicated otherwise on the rate sheet)
- All fees must be reasonable and customary
- All fees must comply with State, Federal and agency requirements
- Broker funds are sent to title/escrow/attorney for disbursement at funding

\* Individual loan programs may have additional fee restrictions

## Early Loan Payoff (ELP)

- Loans that are paid off within 120 days of funding are subject to an ELP reimbursement fee. Broker shall pay back Manhattan Financial Group, Inc. (MFG) the credit to the buyer overfunded and disbursed at closing. Payment is due within 30 days of invoice from MFG.

## Early Loan Payment Default

- Loans with early payment delinquencies may be subject to a premium reimbursement fee or penalty reimbursement fee (if applicable).